

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 09/817,439 Confirmation No.: 9121  
Applicant : Eric S. Wise, et al.  
Filed : March 26, 2001  
Title : System and Method For Estimating Conduit Liquidity Requirements  
in Assist Backed Commercial Paper  
TC/Art Unit : 3628  
Examiner: : Kirsten Sachwitz Apple  
  
Docket No. : 72167.000565  
Customer No. : 21967

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSIVE AMENDMENT UNDER 37 C.F.R. § 1.111**

Sir:

Responsive to the Office Action mailed November 22, 2005, please amend the above-captioned application as set forth below.

**Amendments to the Specification** begin on page 2 of this paper.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Remarks/Arguments** begin on page 19 of this paper.